

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF NORTH CAROLINA
RALEIGH DIVISION**

FILED
NOV 26 2007
PEGGY B. DEANES, CLERK
U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF N.C.

In re

INTERNATIONAL HERITAGE, INC.

Debtor

Chapter 7, No. 98-02675-5-ATS

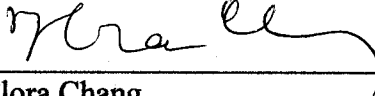
ANSWER TO OBJECTION TO CLAIM

Flora Chang, the claimant pursuant to the attached Notice of Objection to Claim, hereby objects to the Objection to Claim. The Claim is valid. I paid \$1,000.00 for materials of which I am still in possession, still in their original packaging. Copies of the shipping label and the list of Contents that were in the package are attached hereto. No hearing is requested on this matter.

WHEREFORE, Flora Chang requests that the Objection to Claim be denied and my claim be allowed in full.

FLORA CHANG

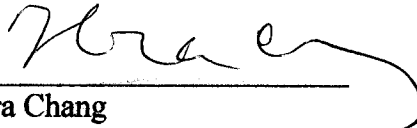
Date: November 21, 2007



Flora Chang
1000 Escalon Ave., #3099
Sunnyvale, CA 94086

CERTIFICATE OF SERVICE

I, Flora Chang, hereby certify that by November 21, 2007, I served a copy of the preceding, by first class mail postage prepaid and/or electronic transmission to the attached service list.



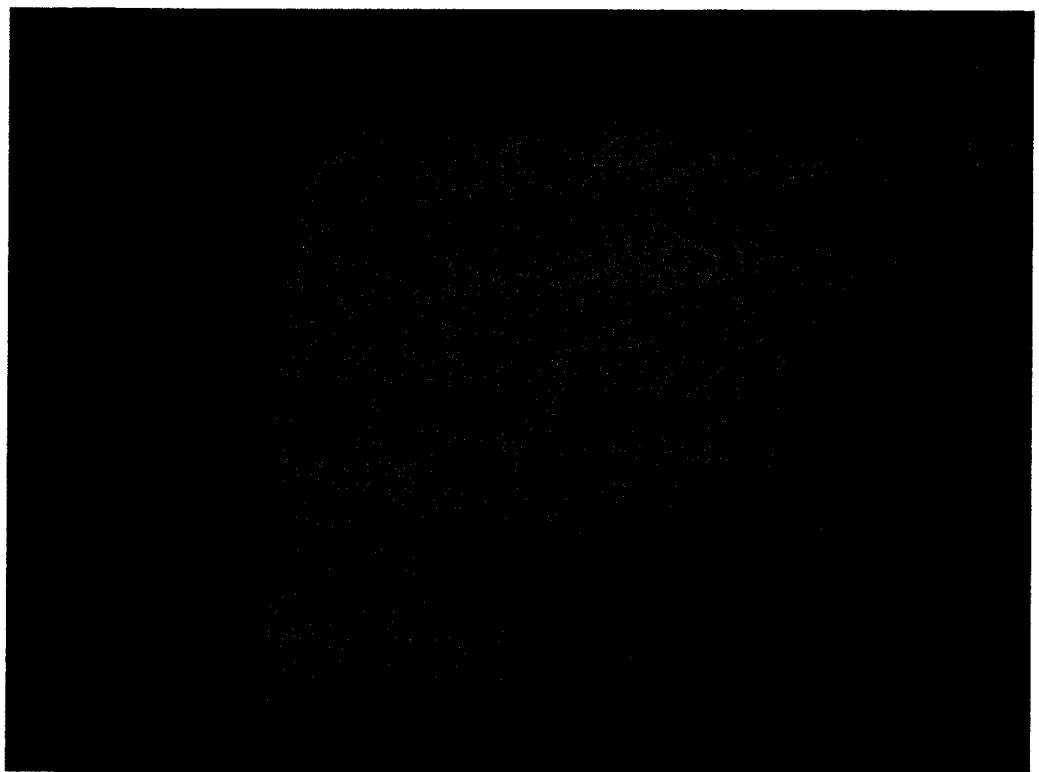
Flora Chang

SERVICE LIST

Holmes P. Harden, Trustee
P.O. Box 536
Benson, NC 27504

Clerk, U.S. Bankruptcy Court
P.O. Box 1441
Raleigh, North Carolina 27602-1441

for
Flora Chang
1000 Escalon Ave
3099
Sunnyvale CA
94086



IHI Retail Business Center Career Kit

Initials

SA/SB

Contents

Presentation Binder with:

- Flip Chart Binder with Insert
- 10 Copies of the Following Forms:
 - Representative Applications
 - Retail Business Agreements
 - Sales Aide Order Forms
 - Retail Product Order Forms
 - Customer Order/Receipt Forms
- New Product folder

Brown Envelope with:

- IDCC Flyer & IDCC Flow Chart
- Check Acceptance Memo/Form
- Info. Change Form
- Compliance Department Memo
- 1 Copy of Credit Card Authorization Form
- 1 Stationery Order Form
- Return Envelope
- W-9
- Certification letter
- Representative Handbook

White Envelope with:

- 1 Jewelry Catalog with Price Guide
- 1 Collectibles Catalog with Price Guide
- 1 Jewelry Value Series Brochure w/ Price List
- 1 Collectibles Value Series Brochure/Price List
- Network Marketing Brochure by Jeffrey Babener
- Opportunity Brochure
- Apparel Catalog, Insurance, New Representative Ltr.,
- MMM, Pin Brochures, Newsletter

Audio Tape

- "Getting The Business" Sales Training Handbook
- Day Planner with Inserts
- 5 Video Tapes

(Additional items may be added periodically for special promotions, updates, etc.)

Kit prepared by:

SA/SB

Kit inspected by:

SA/SB

for
Alora Chang
1000 Escalon Ave
#3099
Sunnyvale CA
94086